



ABSTRACT

A system and a method of operating a debit card reward program that generates a reward for the cardholder based upon purchases made with the debit card. This reward amount may be applied to subsequent purchases made by the cardholder with the debit card.

Additionally, all or a portion of the reward amount may be delivered to a sponsor, such as a charitable institution. A reward is accrued for every purchase conducted at any merchant made using the debit card. In particular, this reward is a varied percentage of every debit card purchase and may result in an additional reward for purchases that meet selected criteria.

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IN THE ABSTRACT:

Please delete the Abstract and replace it with the following:

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A marked copy of the original Abstract showing the additions (underlined) and deletions (~~striketrough~~) is attached hereto as Exhibit A. Further, a clean copy of the above Abstract is attached on a separate sheet as Exhibit B.

REMARKS

This application is pending with claims 1-87 under consideration. The Office Action mailed on October 8, 2002 objects to the Abstract as technically imperfect and rejects claims 1-87 under 35 U.S.C. § 103(a) as being unpatentable over United States patent number 6,164,533 to Barton.

The Abstract has been amended in accordance with the Examiner's helpful suggestions and Applicant believes the objection is now overcome.